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Highland Community

Springfield, Massachusetts



Facts of Interest Concerning Its Early and More
Recent History, Its Phenomenal Growth
and Development, Its Residential
and Commercial Advantages
and Its Educational, Religious & Industrial
Institutions

A City Within a City



Published by
Highland Co-operative Bank
Highland Community
Springfield, Massachusetts



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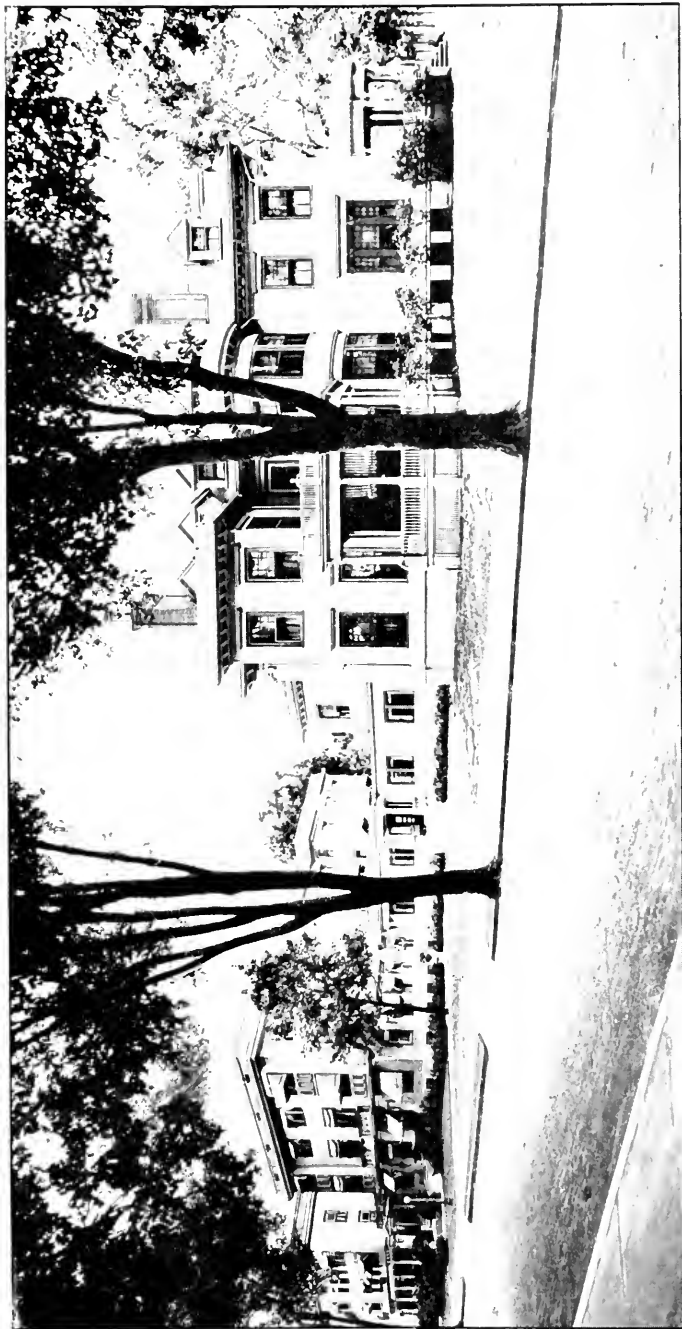
HIGHLAND COMMUNITY

THE term, Highland Community, as it is now used, denotes all that territory in Springfield situated on the Hill on which the United States Armory is located. Roughly speaking, the Highland Community includes all the territory lying on both sides of State Street extending from Walnut and Federal Streets to the East between the Boston and Albany Railroad, the Liberty Street section on the North and the Watershops on the South. The Highland Community thus naturally includes three quite distinct business centers; namely—Winchester Square, the section designated East Springfield, and the section called Indian Orchard.

WINCHESTER SQUARE

Few persons passing through Winchester Square today in long distance trolley cars or speeding automobiles realize what remarkable development has taken place in this community in the last fifty years. Fifty years ago Winchester Square was way out in the country. The land was undeveloped, swampy in places and of little value. The map which is inserted on Page 5 shows that the pioneers in this vicinity, the Tapleys, the Haynes, the Chapins, and the McKnights, had just enough confidence in their visions of what might ultimately be developed to lay out on paper at least some streets and building lots. The map shows that the New England Railroad tracks had not been laid in 1870, that there was no Catherine Street and no such street was anticipated. Where comfortable homes now stand, there were two large ponds, known to the average mortal as Big Goose and Little Goose Ponds. Those who were inclined to be intellectually superior referred to the larger pond as Lake Como. Here the children came to skate; and the vicinity of Oak Grove Avenue was a favorite hunting ground.

The name of Primus P. Mason will always be associated with the early history of Winchester Square. He was a colored man, who devoted himself to farming in a small way, raising hogs, trading and trafficking in all conceivable forms of personal property. He bought, sold and traded small parcels of real estate in the vicinity of the Square. He owned a small farm on the northerly side of State Street just east of where Catherine Street now is. His house stood on State Street near the corner of Mason Street, a street named for him in appreciation of his gifts to the city. He also owned land on the south side of State Street, about where Winchester Street now is. On these little places, Mason raised hogs and to these hog yards he brought carcasses of dead horses and other animals which he fed to his hogs. On these places, he accumulated the vast variety of personal property he dealt in. A surviving acquaintance of his remarked, "Primus would buy a place, and I guess they would just pay him a good price for it to get rid of his junk."

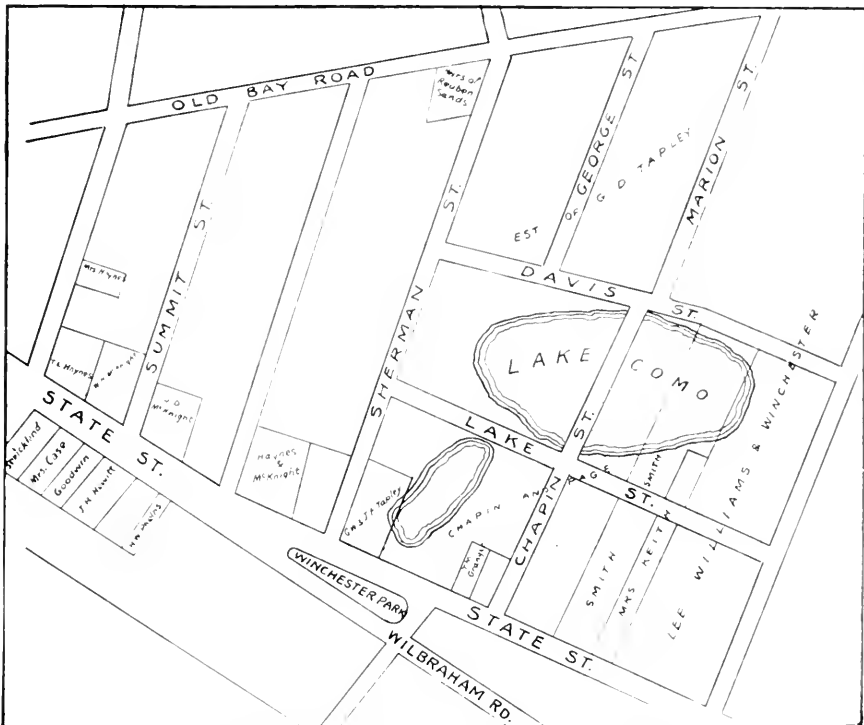


The Oaks Hotel

—Springfield's only Hotel Club is located in the Highland section of Springfield. Its constant growth for the past 21 years has produced the group of buildings shown above. The home-like atmosphere of the Hotel has won a great many friends among its patrons. The mansion at the right is the latest addition to the Hotel. The two buildings at the left are of modern construction, built in 1913, to replace two smaller dwellings. Transient and permanent accommodations may be secured at reasonable charges. Both European and American Plan.

F. H. FAHR

Owner Manager.



Winchester Square Fifty-One Years Ago

The above cut represents a section from a map of Springfield made in 1870, and formerly the property of Mr. Charles W. Richards, and presented to the Assessors' office by his son, Mr. Fred J. Richards, in 1918. The population of Springfield at the time of this map was 26,703.

Among the various parcels owned by Mason was the triangular piece of land formed by the intersection of Boston Road and Wilbraham Road. This parcel included the present park area and the site of the fire station. He bought this in 1850. The following is a copy of the deed to him, dated April 1, 1850, and recorded at Hampden County Registry of Deeds, book 155, page 31:

Know all men by these presents that I, Eleazer W. Bliss, of Springfield, Mass., in consideration of \$25.00, paid to me by Primus P. Mason, do hereby give, grant, bargain, sell and convey to the said Primus P. Mason, a certain lot of land lying on the Boston Road in said Springfield and is described as follows:

Beginning at the crotch of the Boston and Wilbraham Rd. and running thence Easterly, is bounded on the North by said Boston Road; on the East by land of Elisha Gunn; on the South by said Gunn's land and the centre of the highway leading to Wilbraham, the same being a heater piece of land lying between said two roads.

In 1860, Primus P. Mason sold this parcel to the City for the sum of \$65.00, on the condition that it be used for public purposes. The following is a copy of the deed of conveyance, dated June 21, 1860, and recorded at Hampden County Registry of Deeds, book 200, page 400:

Know all men by these presents that I, Primus P. Mason, of Springfield, Mass., in consideration of \$65.00 to me paid by the inhabitants of the said City of Springfield, do hereby convey a certain piece of land near Goose Pond in said Springfield situated in the triangle formed by the Wilbraham Road, the Boston Road, and Eastern Avenue, upon which my house now stands. Also a certain other triangular piece of land, bounded Westerly by that part of Eastern Avenue lying between Wilbraham Road and Boston Road and running to a point from the East line of Eastern Avenue. The two parcels being the tract of land opposite the Goose Pond lot which lies between the South line of the Boston Road as laid out in 1822 and the South line of the same road as it existed previous to that time. Reserving to myself the right of removing the buildings and crops thereon at any time before the first day of November A. D., 1860. Being the

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STORES
APARTMENTS
ROOMS

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DIRECTORS

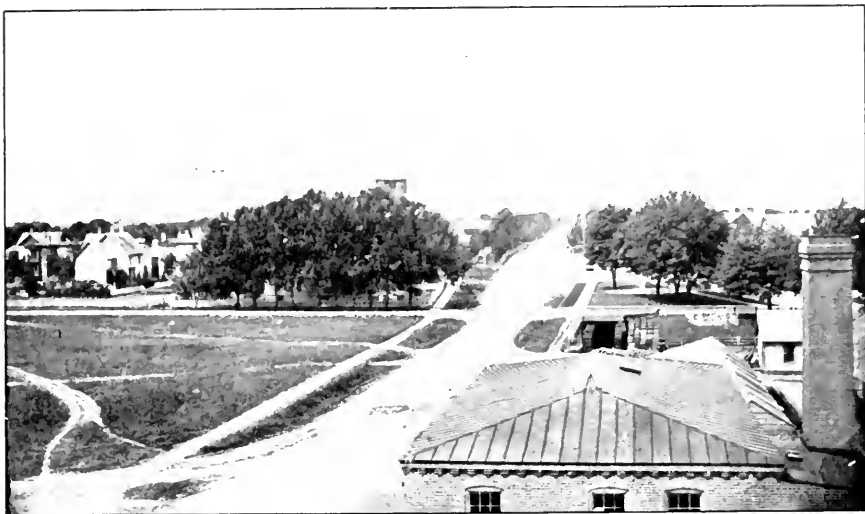
Henry S. Bowman, President
Clara S. Reed, Treas.

Ralph W. Ellis, Clerk
W. Kirk Kaynor, Mgr.

We Own and Operate
at Winchester Square

The Van der Heyden Apartments	774 State Street
Westminster House Apartments	820 State Street
Winchester Chambers (furnished rooms)	786 State St.
The Sherman (furnished rooms)	12-14 Sherman St.

OFFICE: 786 STATE STREET



Looking Down Wilbraham Road in 1890
Buckingham School now stands on the plot of land at left.

same tract of land which was conveyed to me by E. W. Bliss by his deed recorded in Hampden County Registry of Deeds, book 155, page 31, and subsequently conveyed by me to Ruany Potter by deed recorded in book 160, page 200, and sold to me by the heirs of said Ruany Potter by their deed dated January 1, A. D., 1760, and this day entered for record in said Registry.

This deed is given with the condition that the first described part of the land lying Westerly of Eastern Avenue shall never be used except for public purposes.

By a deed dated November 16, 1885, recorded at Hampden County Registry of Deeds, Primus P. Mason, in consideration of \$1.00, released for the benefit of the City of Springfield all the conditions and restrictions placed upon the land conveyed to the City lying east of Eastern Avenue. The purpose of the deed was to give the city the undisputed right to erect a fire station on the land east of Eastern Avenue.

It is said that Primus P. Mason at the time he released the restrictions and conditions made offered to sell to the City for \$50.00 the present site of the west end of the Hendee Plant, but the city Fathers refused to accept the offer, on the ground that the City could not afford to pay so much. This particular parcel is assessed today for \$49,000.00, and could not be bought for many thousands more. The incident illustrates the lack of vision that frequently characterizes a city government in matters of this nature.

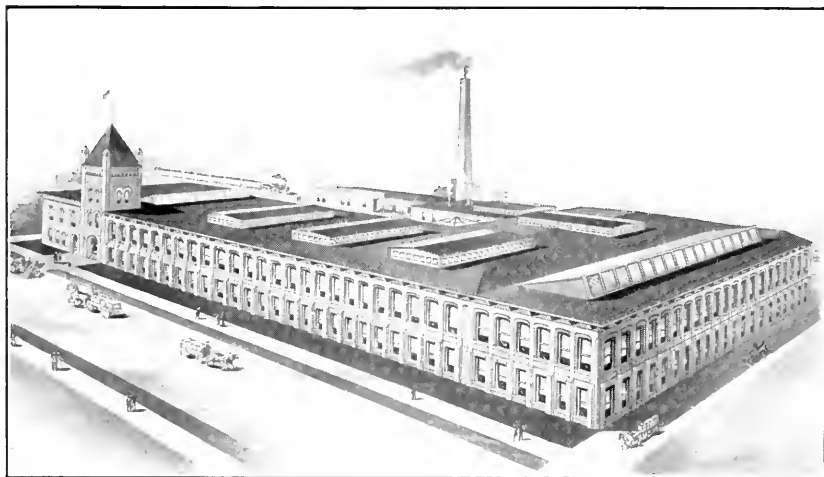
The land thus acquired by the City was named Winchester Park, in honor of Mayor Charles A. Winchester, who was Mayor in 1868-69.

In 1884, to enable the City to have a site for a much-needed fire station on the hill, Mason quit-claimed and waived all conditions in his deed of November 16, 1865.

Primus P. Mason died January 25, 1892. He left a will dated August 17, 1891, which was witnessed by Charles H. Barrows, Clarence E. Hitchcock and Philip H. Potter. Charles H. Barrows and James H. Pyncheon were appointed executors. The inventory set forth that Mason died possessing real estate amounting to \$37,700 and personal property amounting to \$421.18. In his will, he remembered with gifts his many heirs, but he left the greater part of his estate in trust for the purpose of founding a home for worthy aged men.

Several of Mason's heirs-at-law attached his will and appealed from the decree of the Probate Court allowing the same. On appeal the Superior Court confirmed the decree of the Probate Court.

The following is that clause in his will providing for the establishment and support of a home for worthy aged men:



THE Brooks Bank Note Company was incorporated March 31, 1896, and its first plant was located at Hillman and Dwight Streets.

On December 8, 1905, the Company moved into its present plant on Wilbraham Avenue, which it bought from the Hutchins Narrow Fabric Company. This plant now employs 150 people, and has a floor space of 65,000 square feet.

Since its organization, the Brooks Bank Note Company has taken over the McCaffery Co., manufacturers of varnish labels and folding boxes, The Eastern Litho Co. of New York City and The Prudential Litho Co. of the same city.

BROOKS BANK NOTE CO.

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Window Cards

Labels

Office Stationery

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New York
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Philadelphia
425 Sansom St.

Boston
114 State Street



Wilbraham Road at Eastern Ave.

Paragraph 6. Will of Primus P. Mason.

All the rest and residue of my estate of every name and nature I devise and bequeath for the purpose of establishing and maintaining a home for the benefit of worthy old men to be situated in said Springfield. And if at the time of the settlement of my estate the opportunity shall not have arisen for the establishment of such a home or the residue hereof should be insufficient therefor, I authorize my executors to accumulate the income of said residue until the time arrives for the execution of my purpose herein before declared, and in so doing allow the said residue to remain in real estate if they deem best.

In 1897 a Massachusetts Corporation was organized for charitable purposes to take over the funds left in trust by Mason amounting approximately to \$37,000, and carry out the object set forth in the above clause. This Corporation now owns the property known as 74 Walnut Street and uses the same as a home for worthy aged men. At the present time there are six worthy aged men

living at this home and enjoying peace and comfort in their declining years as a result of the thrift and generosity of Primus P. Mason.

Mason was buried in Oak Grove Cemetery and a memorial stone has been set at the head of his grave. In honor of him and in appreciation of his generous gift, the City named the new street laid out near the site of his old home Mason Street.

Primus P. Mason was a citizen of fine character. He lived simply, was industrious and thrifty, and as a result accumulated a considerable estate. The business in which he engaged, although important to the community was not attractive, but he did it in such a way that he commanded the respect of all who knew him. His success did not blind him to the needs of his less fortunate fellow men. Before he died he laid the foundation for the Springfield Home for Aged Men by taking into his home at the corner of State and Mason Streets some worthy aged men.

Primus P. Mason began life under serious handicaps, with few opportunities to achieve success. He was a colored man without education or advantages, yet he so lived and worked that when he died he had accumulated a

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And Faithfully — Serve You.

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September 16
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*Five Years
Later
Deposits
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SPRINGFIELD, MASS.



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RAYMOND H. FLAGG, TREAS.



FRANK W. HUGHES, ASS'T TR.

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The Commercial Trust Company, which has
opened a branch at Winchester Square

Highland Community is fortunate in possessing a live bank which offers to the 55,000 people of this great section a service that is complete in every item of modern banking requirements. The Highland Branch bank was opened in December, 1920, and has been a success from the outset, not only because it met a decided need, but because it had back of it one of the most vigorous, resourceful, and enterprising banks of New England.

The Commercial Trust Company began business September 16, 1915, fully equipped from the first day to meet all banking requirements. It started with 12 employees, and a single banking room. Today it employs about 40 people, owns its building, of which it occupies a large part, and its deposits have reached nearly \$4,000,000. The officers are men who believe that the bank's motto, "The Bank of the People", is far more than a mere phrase, and the bank lives up to it in every detail. Highland Community calls itself "A city within a city," and that picturesque title was given the last touch of reality when this fine bank was opened at Winchester Square.



FRANCIS X. PION
MANAGER HIGHLAND BRANCH

creditable estate, he had earned the respect of all who knew him, and by his generosity he made for himself an enduring place in the hearts of his fellow citizens. He was never married.

North of Primus P. Mason's house on State Street and beyond Big Goose Pond or, as some prefer, Lake Como, was a settlement of colored people and, it is said, a few Indians. This section was then called Hayti. The section north of State Street and east of Thompson Street was called Jamaica. On the present site of Tapley School lived a famous colored character, a woman named Samantha Sands, but commonly known as "Old Samanth." When in a calm mood she was reputed to be gentle toward children and a kind neighbor, but it is said she drank freely at times and was subject to fits of temper which literally transformed her. When in a fit of temper she possessed the skill and dexterity to resist and to stand off four policemen. "Old Samanth" had a daughter who paraded about in high-topped boots and was also a character.

The old white house, numbered 280 Bay Street, at the corner of Dartmouth Street, owned and occupied by Henry P. Mason, a nephew of Primus P. Mason, is a survival of those days when there was a considerable colony of colored people in that vicinity and the district was called Hayti. On the south side of Winchester Square there was also a considerable colony of colored people fifty years ago.

Moses A. Maynard, now living at 69 Andrew Street, was the first man to engage in business on the hill. Mr. Maynard owned a large farm comprising land along Sherman Street, about Goose Pond and back to Bay Street. In 1863 he built his house on the site now occupied by the Van der Heyden at the northwest corner of State and Sherman Streets. On this farm, by the shore of Goose Pond he conducted a slaughter house and operated a tripe factory. In 1870, Mr. Maynard moved to Cambridge, where he lived for ten years and ran a lumber and coal yard on the banks of the Charles River near the present sites of the Harvard Boat Clubs.

Shortly after 1870, Clarence Hitchcock began business at Winchester Park, as it was at that time called. He opened a small lumber yard and mill on what is now the site of the west end of the Hendee Plant. People laughed and said, "Who do you think will trade with you up there in the woods and swamps?" Mr. Hitchcock went ahead, however, and a little later he took in a partner by the name of Barnes and they conducted the business under the firm name of Hitchcock & Barnes. Subsequently Philip H. Potter bought out Barnes and later he bought out Hitchcock. Mr. Potter continued the business at the original location until 1893, when he moved to the present site of the Hampden Lumber Co. and built the mill and sheds now in use on the northerly side of

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To build at a fair price an automobile so slightly as to uphold its owner's honest pride, so competent as to arouse his genuine respect, so reliable as to win his deepest confidence, so economical as to serve his highest interest—this has been the purpose, is now the accomplishment, and will continue to be the endeavor to which Oakland devotes the whole of its energies, its resources and its skill."

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473 Main Street

State Street. In 1901 Philip H. Potter became somewhat embarrassed and the business was taken over by his brother, Timothy D. Potter, who with George S. Lewis, Edwin Bradley, Charles S. Potter, J. L. Merrick, and A. J. Merrick, organized the Hampden Lumber Co., which is continuing the business. Timothy D. Potter is president of the corporation and Edwin Bradley is treasurer; Charles S. Potter, son of Timothy D. Potter, is the manager. This corporation occupies an extensive plant, handles only first class materials, and does first-class work. Under the able management of Charles S. Potter the business of the corporation has steadily increased and it has earned its reputation for good service and fair dealing.

The Elektron Manufacturing Company moved from Brooklyn, N. Y., to Springfield in the summer of 1891 and located in the property owned by the Springfield Industrial Institute on Wilbraham Road at the crossing of the Highland Division. This property was previously the Bullard Arms Works.

The Elektron Company manufactured electric motors, dynamos, etc., a business then in its infancy. Later, it went into apparatus for electric passenger and freight elevators and finally specialized largely in this line, taking contracts for building and erecting in place complete the entire elevator equipment of large buildings, chiefly in New York City, where the company maintained a branch office.

Mr. E. H. Cutler, the treasurer and manager of the company, came with it, and has resided in Springfield ever since. Mr. L. J. Harley, formerly with Smith and Wesson, became the company's superintendent.

The Springfield Industrial Institute, of which Rev. David Allen Reed was the founder and head, was intended to forward the plan of giving boys a scholastic and a manual education coincidentally; and to try out the plan, the Elektron Manufacturing Company agreed at the outset to receive a class of twelve or fifteen boys and allow them to work under careful instruction with manual and machine tools forenoons and to attend high school afternoons.

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SPRINGFIELD,
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Compliments of

Maynard Coal Co., Inc.

852 State Street

Winchester Square

Hampden Lumber Company

Incorporated 1902

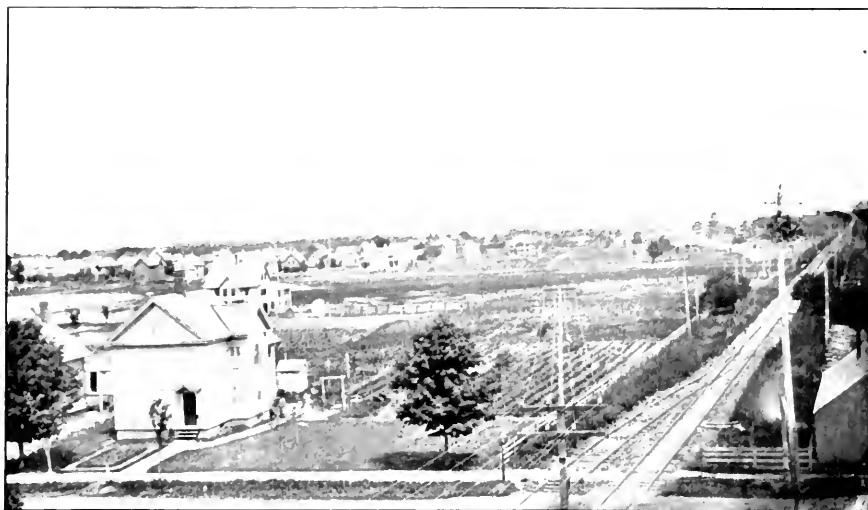
Succeeding to the business of P. H. Potter

Manufacturers of all kinds of

**Woodwork, Interior Trim, Doors, Cabinet Work
Windows, Blinds, Window Frames,
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EDWIN BRADLEY, *Treasurer*
CHARLES A. POTTER, *Manager*

**850 State Street
Phone, River 1275**



Railroad Crossing at State Street Thirty Years Ago
 Present site of Maynard Coal Co. and Hampden Lumber Co.

Like so many other things good in theory this did not work out well in practice and was abandoned after two or three years.

About the year 1900, most of the leading elevator builders of the country were united in the Otis Elevator Company, and as The Elektron Company owned important patents and were producing an article of high grade, it was not strange that they became a part of the combine through purchase of the capital stock.

For several years the business was continued under the management of Mr. Cutler and Mr. Harley, but it was finally merged into the large new works of the Otis Company in Buffalo.

The buildings in Springfield shortly became the home of the Indian Motor Cycle and addition after addition has been made.

Moses A. Maynard returned to Springfield in 1880 and opened a coal and wood yard between State Street and Wilbraham Road, just back of the present fire station. He continued business at this location until 1893, when he moved to the northerly side of State Street, where he had his coal sheds along the New England tracks and his office in the same building with Philip H. Potter. In 1914, Mr. Maynard sold his coal business to a corporation known as Maynard Coal Co., of which Mr. Ralph L. Rathbun is manager.

Norman F. Wheeler in 1882 bought a lot fifty feet by one hundred and fifty feet at what is now the northwest corner of State and Catherine Streets, or the east end of Winchester Chambers. The north end of this lot was low. When Goose Pond was high, the water covered the rear of the lot and sometimes flowed into State Street, which was then considerably below its present grade. Mr. Wheeler hauled in one hundred and fifty loads of filling to bring the northerly end of the lot up to grade. Mr. Wheeler erected on this lot a wooden building which contained three stores. The stores were rented to E. F. Spicer, the druggist, Charles P. Alexander, the greccryman, and Lindermere E. Pease, who sold meats and groceries. Mr. Spicer sold out his drug business to Mr. Dale in 1891. Dr. Dale sold the drug business to Mr. Wheeler, who with his son, Frank N. Wheeler, still owns and conducts the business on the same site. Mr. Wheeler sold his lot at the corner of State and Catherine Streets to David Allen Reed about 1890. Mr. Reed moved the wooden building to the east side of Catherine Street, where it now stands and is numbered and known as 11-19 Catherine Street.

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Winchester Square has been more of an educational and intellectual center than most people realize. In 1884, the School for Christian Workers was founded. The object of this school was to train young men as Y. M. C. A. secretaries and physical directors, Sunday School workers, pastors' assistants, and lay missionaries for the home and foreign fields. Money was sought and obtained for the promotion of this worthy object. The school purchased a large lot at the northeast corner of State Street and Sherman Street and built the west end of the large block now known as Winchester Chambers. This section



Dormitory of Y. M. C. A. College as seen from Massasoit Lake

of the block extended from Sherman Street far enough east to include the main entrance now known as and numbered 786 State Street. The first floor of the block was designed for stores facing on State Street; on Sherman Street that part of the block now occupied by the printing establishment of The Pond-Ekberg Company was designed for a gymnasium to be used by the students for instruction and training. The upper floors were laid out in class-rooms and in sleeping quarters for the students. This school continued until 1890 and rendered much service. In 1890 the school was reorganized and divided into two parts. One part continued as the Bible Normal College on the corner of State and Sherman Streets and the other is now known as the International Y. M. C. A. College, located on Alden and Hickory Streets. This part has devoted its ener-

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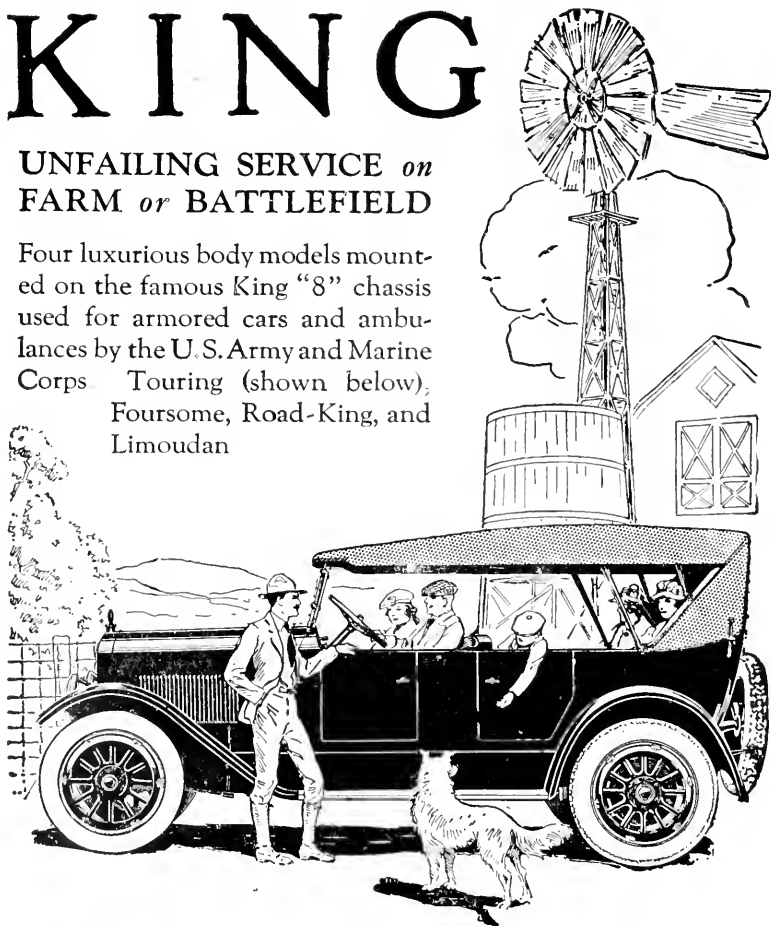
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WE SHALL BE PLEASED TO COME TO YOUR ASSISTANCE

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American International College Students

gies to training for all the employed officers of the Y. M. C. A., and now has a large campus, extensive buildings and a partial endowment. Its graduates are found all over the world. The Bible Normal College moved to Hartford, where it continued as the Hartford School of Religious Pedagogy and specialized in training young men and women for Sunday School and missionary work.

The institution now known as the American International College located in Highland Community in 1888, having received its charter at Lowell, three years previous to this date. The original purpose of the college was to serve the French Canadians who came to the United States. Today its doors are open to all nationalities, and no less than twenty-six nations are at present represented in its enrollment. The college has three departments—introductory, academy, and college. The introductory department meets the need of the student who cannot speak the English language and the one whose early schooling has been neglected, preparing them for the academic course, a certificate from which is accepted by many of the leading colleges. The college department offers courses that lead to the A. B. and B. S. degrees. The worthy object of this institution is to inculcate in its young men and women students the true American spirit and to fit them to go out as leaders among their compatriots. There are five acres in the college campus, which is bounded by State Street and Wilbraham Road on the north and south and by College and Amaron Streets on the east and west. The college is practically dependent upon the contributions of its friends.

J. A. HALL COMPANY

PLUMBING HEATING GENERAL JOBBING

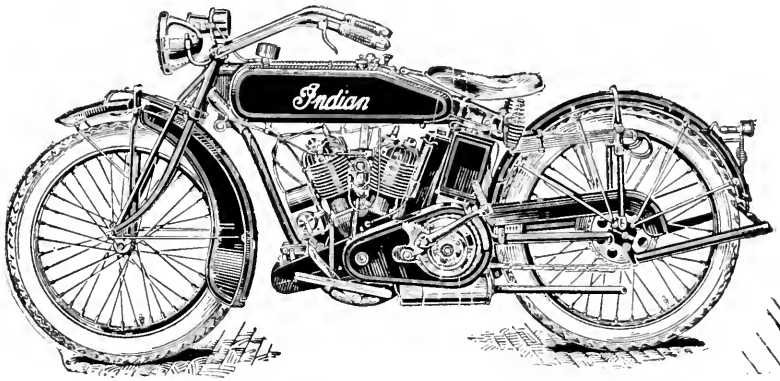
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Indian Motorcycles

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IN THE
Largest Motorcycle Factory
in the World



Hendee Manufacturing Company
Springfield, Mass.

In 1886 The Springfield Institute, which had a department for training kindergarten teachers, began work with a model kindergarten in a dwelling at the corner of Wilbraham Road and Eastern Avenue, where Ailhauser's Drug Store is now located; a trade school for the teaching of brick laying, plastering, sign painting, plumbing and carpentry. This was in the basement of the old chapel. There was also a department for machinists. This was a half-time school. The students were taught the practical work in the Elektron Manufacturing plant half the time and high school work at the City High School the other half.

The Industrial Institute grew and money was obtained to expand its activities. It was incorporated in 1886 and purchased the land between State Street and Wilbraham Road which was formerly occupied by Hitchcock and Barnes, Moses A. Maynard and the Bullard Arms Co. On this tract the corporation erected a building for the special needs of its work. The corner stone may be seen today on the State Street side of the building. It bears the inscription: "Industrial Institute—1887-1895."

The Institute flourished until about 1895, when the City added technical training to the public school system. After that the Institute buildings were leased to the City and the Institute ceased to carry on its work. When the Technical High had grown so that a new building was needed, and the present building on Elliot Street was finished and occupied, part of the Institute building was rented to George M. Hendee, who was then engaged in the bicycle business in a small shop on Worthington Street, for the manufacture of motor cycles. Mr. Hendee would not rent it all for fear he could not pay the rent. In a short time, however, he expanded his business and rented the entire plant, and soon after purchased the building. In 1898, the business was incorporated under the laws of Massachusetts with a capital stock of \$5,000.

From this insignificant beginning the Hendee Manufacturing Company has grown until today its business comprises one of the principal industries of Springfield and the Connecticut Valley, and its immense plant, with a floor space of more than ten acres, employing over 2,000 people, is reputed to be the

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Industrial and Municipal Projects of All Kinds

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DIAMONDS

WATCHES

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SPRINGFIELD, MASS.

largest motor cycle factory in the world. Forty thousand Indian motor cycles were used by the United States during the World War.

Besides the splendid real estate development by the McKnights, many dwellings were built by Mr. George Flagg. Stephen E. Seymore developed the King Street section. The Carpenter farm on State Street, east of Andrew Street, was developed by A. A. & S. T. Ball, the Gunn farm by Messrs. W. E. Wright, John McFetheries, and A. E. Smith. The Springfield Wood Working Co. built the original building occupied by the Knox Motors Co., and turned out much first-class work. The late D. B. Wesson was largely interested in this plant. Messrs. E. H. Cutler, W. E. Wright, John McFetheries, and A. E. Smith organized the Knox Motors Co. The Waltham Watch Tool Co. and Brooks Bank Note Co. are very successful in their respective lines.

EAST SPRINGFIELD

The history of East Springfield will always be linked with the names of Colonel Jenness K. Dexter and Colonel Prentice B. Moore. These two men had imagination and were the pioneer developers. In 1913, Dexter and Moore formed the East Springfield Realty Syndicate and bought four hundred sixty acres of land along the brow of the bluff overlooking the Chicopee River, including the old Chapin farm and other properties. They employed an expert landscape artist to study the contour of the whole area of East Springfield, comprising approximately three thousand five hundred acres, and prepare a plan for the development of not only their own properties, but that of the whole area in reference to the contour of the tract and the established streets and

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East Springfield Home Builder's Co.



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With Railroad Facilities

Equal to, or better than in any other part of the city.



Building Sites

for Workingmen's Homes in the highest, dryest and most healthful location.



Residential Sites

with views and surroundings unexcelled in any section of the city. Water, Sewerage and Street Railway Facilities equal to those afforded anywhere.



THE WHOLE PLOT situated midway between the populous centers of Indian Orchard, Chicopee Falls and Springfield.

The Undersigned are always ready and pleased to show property and to make reasonable prices to prospective purchasers.

P. B. Moore, Manager. J. K. Dexter, Treas.



A Glimpse of Massasoit Lake
One of Springfield's Beauty Spots

those who build their homes in this section. Messrs. Dexter and Moore deserve great credit for attempting a development on such a large scale and for the patience and persistent aggressiveness they have shown in fighting for their

ways surrounding it. The result was that they got the co-operation of other owners and Page Boulevard, a street seventy feet wide and three and one-half miles long, was laid out and made a public way, extending from the St. James Avenue Dry Bridge over the Boston & Albany tracks, easterly under the Hampden Railroad, thence over the Athol Branch and on across the valley to connect with Berkshire Street, not far from the Indian Orchard Station. Carew Street was extended to connect with Page Boulevard. Radiating from these main thoroughfares, streets have been laid out with the idea of preserving for the home-seeker the natural beauties of the section and the greatest convenience. Much thought has been given to parks and recreation areas for comfort of

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Springfield, Mass.

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864 State Street

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Your
Grocer*

All made in Springfield by

W. H. MINER CHOCOLATE CO.
SPRINGFIELD, MASSACHUSETTS

development against adverse conditions and obstacles of every sort during a period when the odds were against the land developer.

In 1915, Messrs. Dexter and Moore, with the co-operation of other prominent men in the City, organized and incorporated the East Springfield Home-builders Co., and turned over to the corporation all the assets of the East Springfield Realty Syndicate. Messrs. Dexter and Moore are the active directors of this corporation.

Today the wisdom of their efforts is proven. The City has accepted Page Boulevard and Carew Street extension. Water, gas, and electric service has been installed. The Springfield Street Railway is extending its Carew Street tracks to Page Boulevard and the tracks on Page Boulevard to the lines on Berkshire Street, thus giving good trolley service to the whole area. Many homes have been built in this attractive section. The Rolls-Royce Co., The Atlantic Refining Co., Potter Grain Elevator Co., Springfield Tool Co., the Westinghouse Electric Co., The Springfield Lumber Corporation, Storms Drop-Forge Co., and the Harley Co. are now located along the railroad and are employing a great force of workers. In 1910, the whole area had assessed valuation of \$125,853; today the assessed valuation is in excess of \$3,000,000. Without assuming to prophesy, we venture to suggest that East Springfield will experience during the next ten years a remarkable growth.

INDIAN ORCHARD

Indian Orchard, the most easterly unit of Highland Community, has a charm in its name which at once evokes curiosity. The name originated from the fact that the Indians, so tradition runs, imitating the early settlers, set out an orchard on the banks of the Chicopee River near the present site of the Indian Orchard Company. Some say the orchard was on the high bank or promontory called Indian Leap on the Ludlow side where the railroad crosses the river. Others say it was on an island in the river which was overflowed when the Indian Orchard Company's dam was built. The latter view appears to be supported by the greater authority. Mr. W. C. Godfrey, who has been

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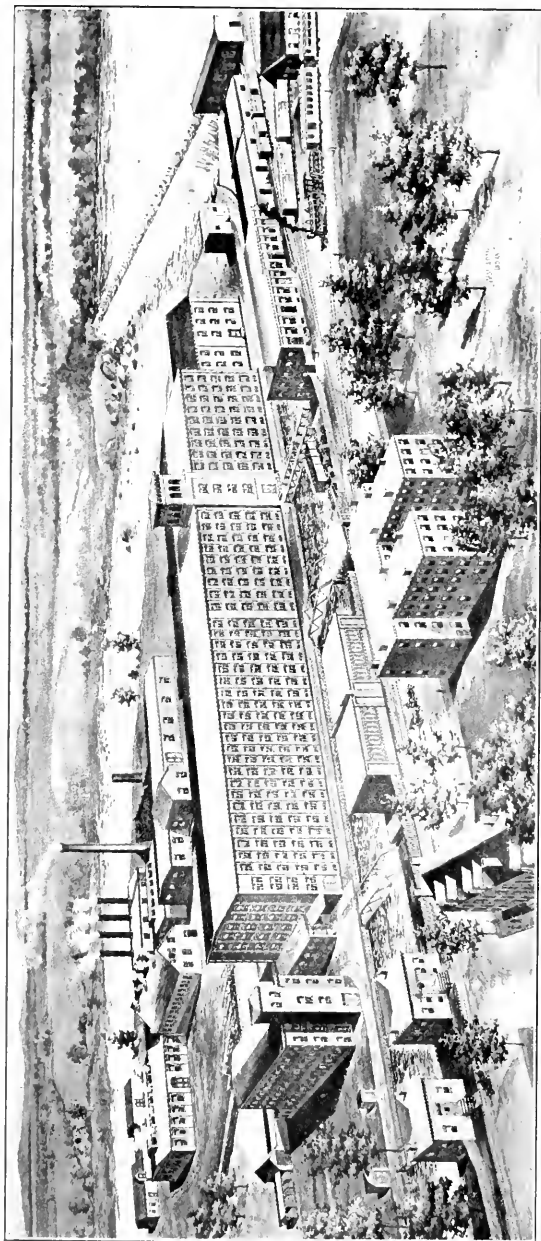
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INDIAN ORCHARD COMPANY

INDIAN ORCHARD, MASSACHUSETTS

MANUFACTURERS OF

COTTON WARPS, NOVELTY YARNS

WHITE AND COLORED CARDED COTTON

connected with the Indian Orchard Company for years, says that he has seen on the island which was overflowed stumps and trunks of trees which were remains of the Indians' orchard. Though the exact location of the orchard may be in dispute there is little doubt that the Indians who resided at this point on the Chicopee River in the early days did set out an orchard. The early deeds to water power sites refer to the Indian orchard. In the course of time the locality was referred to as Indian Orchard. At first the name applied particularly to that section on the Ludlow side of the river, but as time passed it ceased to have any reference to Ludlow and meant only all that settlement in the east end of Ward 8, commonly called The Orchard. Whatever the origin of the name may be it has a distinct charm. It reminds the thoughtful of those days long past when sturdy men and women with staunch hearts, lived simply, thought nobly, and toiled early and late against odds of every sort to lay the foundations of our beloved city.

About the high banks on the Chicopee River, where the railroad crosses from Springfield to Ludlow, centers the story of Indian Leap. As to the origin of this story, the authorities on Springfield ancient history are also in

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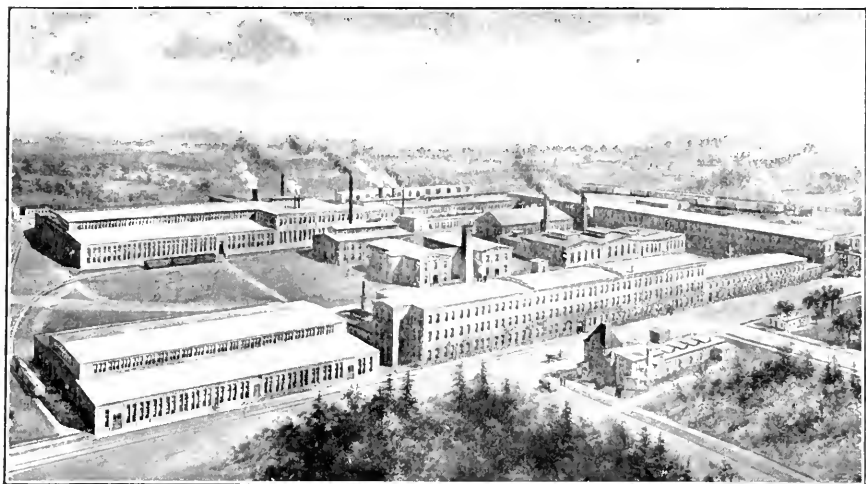
W. J. DuBois, Reg. Ph., Mgr.

The Rexall Store

Telephones, Orchard 11-8129

164 Main Street

Indian Orchard, Mass.



OFFICE AND WORKS, INDIAN ORCHARD, MASS.

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confusion. One authority, has said that when Springfield was burned by the Indians, October 6, 1675, during King Philip's War, and Major Pyncheon with his troops made their famous ride from Hadley to rescue the settlement, the Indians on seeing Pyncheon's band, retreated with their plunder to the high bluffs on the Chicopee River, just below Wallamanumps Falls, where they camped for the night. In the morning the Indians were surrounded and surprised by the infuriated settlers and had no alternative other than be slain or leap into the river. The Indians, led by their chief, leaped from the high cliffs into the foaming waters, eighty feet below, in their efforts to escape.

Another authority says that the Indians retreated to a camp on the banks of the Chicopee River about six miles from Springfield, where they camped for the night, "slept in peace and arose in triumph," and in the morning plunged into the forests to the north. The peaceful Agawams, who had been induced to take part in the war by Philip's warriors, left Springfield with the retreating marauders.

There is also a story that a young brave, despondent because his sweetheart rejected him, plunged from the cliffs into the river to end his despair. The story is of the legendary type that originates in imagination and is regarded as a fact after years of repetition.

Springfield formerly included Chicopee, Ludlow, Wilbraham, and Hampden, Longmeadow, parts of Enfield and Suffield, Agawam, a part of Southwick, West Springfield, and Westfield. This vast area which was not allotted to settlers was divided into "outward" and "inward" commons and was used in common for pasturage, etc. Governor Andros began a policy sequestering the commons or unallotted lands in Massachusetts, and the colonists feared the lands would revert the crown. The wise men of Springfield took advantage of the allotment clause, extended the jurisdiction of the town several miles east and west and then allotted all the land. Land owned by an individual could not be taken by the Governor. The outlying land was called outward commons.

The first conveyance of land for buildings in Indian Orchard was that of John Paulk to Benjamin Corey in 1804, who conveyed the tract afterward known

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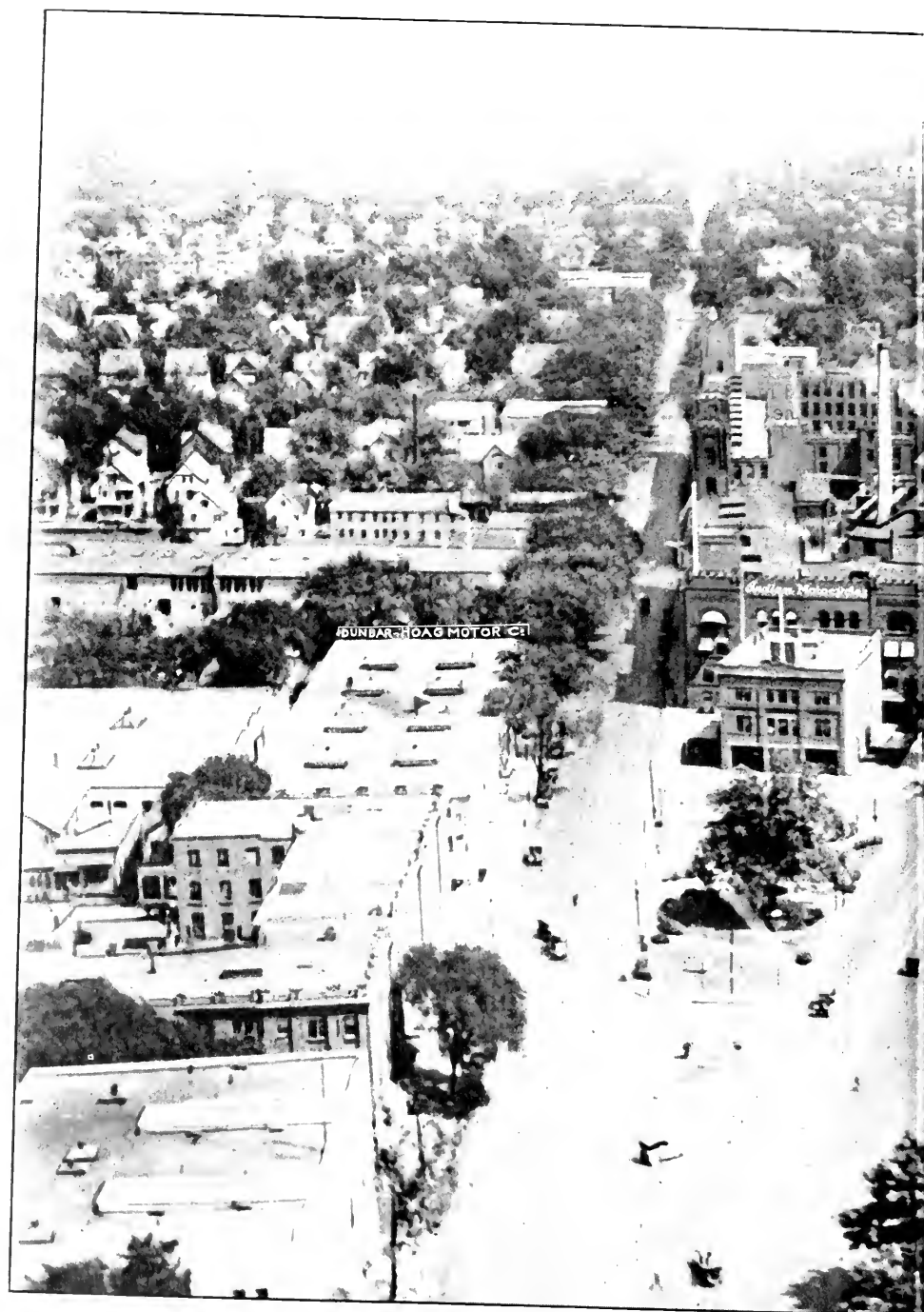
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SIX BARBERS

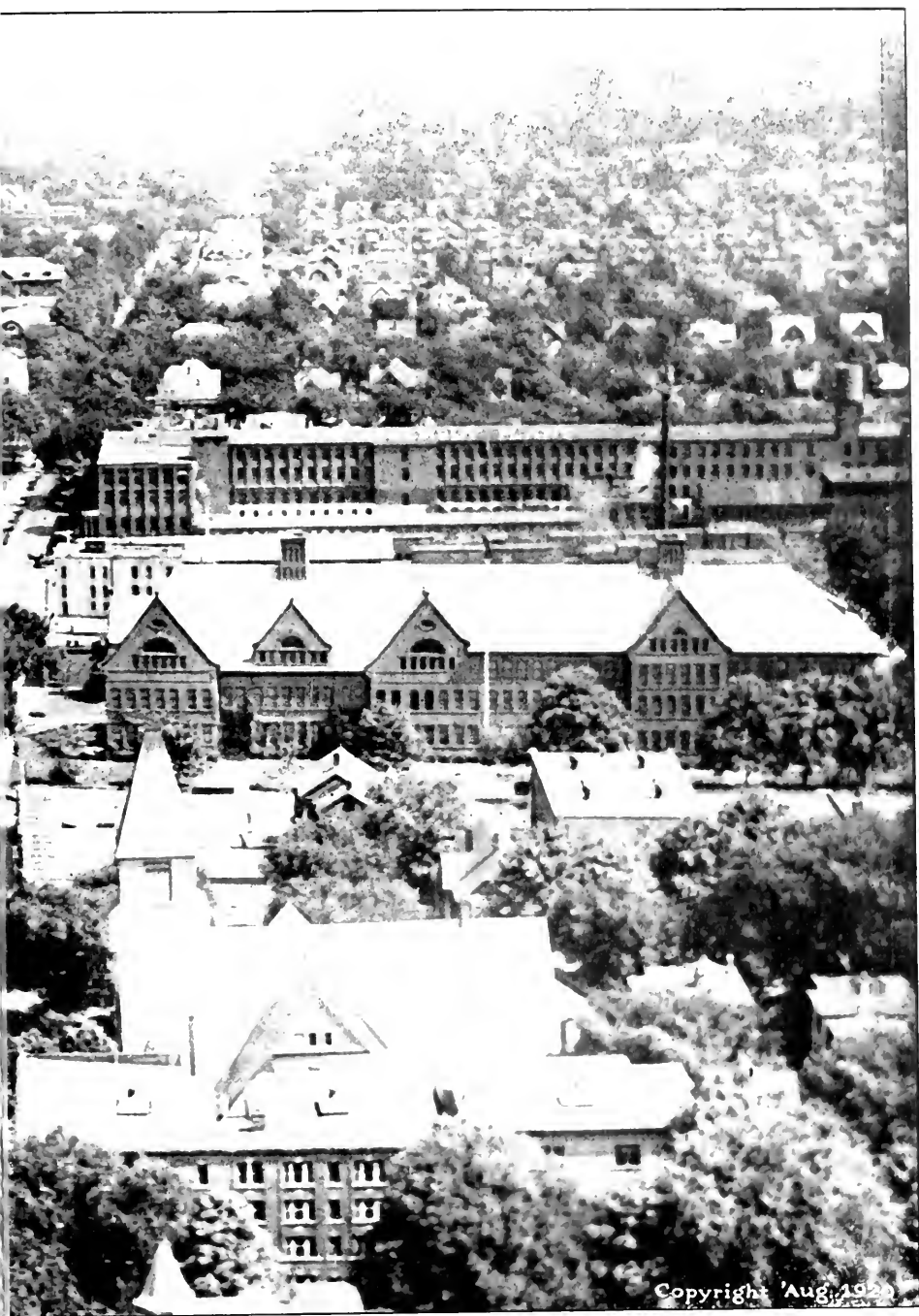
ALL TOOLS STERILIZED

NO WAITING

157 MAIN STREET, INDIAN ORCHARD, MASS.

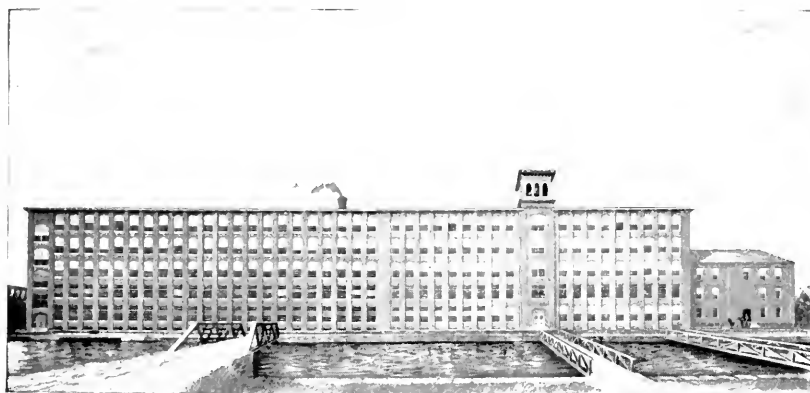


"A City Within a City" — An Aeroplane View of



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ester Square, the Hub of Highland Community



HODGES FIBER CARPET COMPANY (INCORPORATED)

Patentees and Manufacturers of

FIBER FLOOR COVERINGS

25 MADISON AVENUE
NEW YORK

THE history of The Hodges Fiber Carpet Company has some elements of romance. Mr. Frank F. Hodges, who was the originator of fiber matting for floor covering and was the founder of the Corporation bearing his name, started his business career with a capital of but a few hundred dollars, as a manufacturer of women's straw hats. While engaged in this business, which was successful from the beginning, he began to manufacture also bonnets composed of twisted paper threads.

It was this utilization of twisted paper yarn which suggested the idea of employing it also in a floor covering. In 1888, in co-operation with a practical mechanic and inventor, Mr. Hodges began to make matting with a cotton warp and a filling of paper yarn. Four years of experimenting were necessary, and a considerable amount of money was expended before this fiber matting, as it was called, found much favor in the trade. In 1892 the goods began to sell more freely, and two years later The Hodges Fiber Carpet Company was organized, and the manufacturing department of the company was removed, from Boston, to a larger factory at Indian Orchard, Mass.

The Hodges Fiber Carpet Co. was the first to manufacture fiber carpets, rugs, and matting, and today is the leading industry of its kind in the country. They had the courage and business acumen essential to make the idea a success.

The business has steadily expanded and is now one of the important industries of Indian Orchard, having an outstanding capital of one million dollars and employs several hundred skilled operators.

Wool and Fiber Carpets
and Rugs

New York Telephone: Madison Square, 8908

Mill: Indian Orchard, Mass.

as the Corey farm. This tract then passed to Rev. Samuel Osgood, who later in 1825 conveyed an undivided one-half interest to Charles Stearns. These men continued to buy land on both sides of the river for the purpose of developing the water power. In 1839 they organized and incorporated the Indian Orchard Canal Company and turned over to it several hundred acres of land.

1845, under the direction of Charles Stearns, the corporation began construction of a dam and selling house lots. In 1847 Rev. F. A. Barton of Chicopee, a Congregational minister, and engineer, was made agent of the Indian Orchard Canal Co. He was a man of great energy and at once began to lay out and grade streets and to lay the foundations for large manufacturing enterprises. He built the Number 1 Mill, a machine shop, a branch railroad to connect with the Western Railroad, a residence, and built a sewer for the community. Mr. Barton's home was the center of the social and religious life of the village.

In 1853 the Indian Orchard Canal Co. became financially embarrassed and was succeeded by a new corporation known as the Ward Manufacturing Co. This corporation flourished until 1857, when it failed and lost all its valuable properties, which were bought by George O. Hovey of Boston. Mr. Hovey organized a corporation in 1859 called the Indian Orchard Mills and turned over to it all the assets purchased from the old company. Mr. George Hovey was chosen president of the new corporation, Edward Atkinson of Boston, treasurer, and George W. Holt was appointed resident agent. Success was made from the start, the mills were enlarged, tenements built, and many public improvements were made, and the Chapman Valve Co., in 1874, was induced to locate in The Orchard, which was fast becoming a large, prosperous village. Prosperity continued uninterrupted until July, 1886, when Number 2 Mill burned and the stockholders discovered that the corporation was in a bad financial condition. The corporation was in such a bad condition that the mills were closed and it took three years to straighten out the financial entanglements. Eventually the creditors were paid and in 1889 the assets, consisting of the mills and water power, one hundred and sixty tenements and over five hundred acres of land were sold to a syndicate. This syndicate organized the Indian Orchard Company, the corporation which at present owns and operates the properties. This corporation began manufacturing yarns in 1890 and under able and efficient management has enjoyed thirty years of prosperity.

Julius Appleton of Springfield was the first president, and Charles A. Goodwin the first treasurer of the Indian Orchard Co. Number 1 Mill was converted into a yarn mill and William C. Godfrey was placed in charge, with the title of agent. Mr. Goodwin retired in 1893 and was succeeded by H. K. Wight,

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INDIAN ORCHARD



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ADVERTISING DEPARTMENT, INDIAN ORCHARD, MASS.

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DOMINION IVORY CO. LTD. TORONTO, CANADA

who held the office of treasurer until 1909. In 1909 the stockholders elected William C. Godfrey treasurer, and he has ably filled the office of agent and treasurer since that time.

In November, 1902, the Indian Orchard Company sold 16 acres of its land on the south side of the Chicopee River to The Fiberloid Corporation of Newburyport, which moved its entire plant to Indian Orchard, and developed a very extensive and profitable business.

Thirty years ago Indian Orchard was a village of about 1,500 people and today it contains about 9,000, and is growing faster than houses are being constructed to take care of the increase. The Indian Orchard Company, the Chapman Valve Manufacturing Co., Hodges Fiber Carpet Co., The Fiberloid Corporation, Springfield Foundry, Prest-O-Lite Co., Dexter P. Lillie Co., and the Metallic Drawing Roll Co., are all located in Indian Orchard, and are doing a large and prosperous business.

Indian Orchard has the privileges of a city and also the advantages of the country, being under the Springfield City Government and connected to the city by a good trolley line. With the thriving industries and the rapidly increasing population the future outlook for this community is very bright.

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THE FUTURE OF HIGHLAND COMMUNITY



AST SPRINGFIELD, as has been stated, is growing at a very rapid rate. Indian Orchard is also growing rapidly. Winchester Square has developed rapidly and is now beginning a new period of far greater growth. It is only a question of a few years and all the vacant land between Winchester Square, East Springfield, and Indian Orchard will be laid out in streets, improved and built up.

The city has already begun construction of the Carlisle Brook sewer, which begins near the corner of College and Shattuck Streets, runs east to the swamp, thence south under State Street and Wilbraham Road, thence past the Rifle Club Range to Hickory Street and Mill River. The appropriations so far are in excess of \$150,000. This is the largest and most extensive sewer ever laid out by the city. It will drain the pond east of College Street, the swamps about Bay Woods and to the south, and will make many, many acres of land available for homes. We are informed from sources apparently reliable, that two different manufacturing corporations have purchased large tracts in this area with the intention of erecting large plants as soon as conditions become more stabilized. The Highland Breweries will no doubt be converted into an industrial plant before long. The Alms House and City Hospital are now overcrowded. The land occupied by these institutions is becoming too valuable for such purposes. No doubt the city will soon erect new, modern buildings on cheaper land and sell for development the valuable tract at present occupied by the Alms House and the City Hospital.

The city has purchased land on the northerly side of Wilbraham Road, opposite Carlisle and Norfolk Streets, for a new school. The tract has a frontage of four hundred feet on Wilbraham Road and is four hundred feet deep. It is said that a large church is to be built at the corner of Wilbraham Road and Benton Streets. Statistics show that there are fifty thousand people in Springfield living east of Hancock Street.

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SPRINGFIELD

44 Whiting Street, New Haven, Conn.

39 Railroad Street, Holyoke

All these facts indicate that the city is growing rapidly and that the center of the city is gradually shifting to the east. The new areas that are to be laid out and developed in the near future should be laid out and developed with great care. The streets should be wide, with ample tree belts well planted. The lots should be large. Building lines should be fixed and such restrictions imposed as are necessary to protect the community. Care should be taken to provide for large parks and play grounds. If we are to have men and women tomorrow physically and mentally prepared to assume the burdens of government we must give the children of today a chance to develop properly. Undernourished minds and bodies breed discontent and bolshevism.

With the shifting of the center of the city to the east the need of public buildings in Winchester Square is more apparent. The Police Department needs a station in Winchester Square in order to render more efficient service in the Highland Community. The Winchester Fire Station should be enlarged. There is need of a building in which city business could be handled more expeditiously and conveniently for all. A branch library would be of very great convenience to thousands of people.

All places of natural beauty should be protected and preserved. Drives and walks should be laid out now around Massasoit Lake, a spot of unusual, natural beauty. Something should be done to preserve for the people a spot like Flagg's Hill off Bay Road. A tower should be erected to enhance the view from this high point. Indian Leap, on the Chicopee River in Indian Orchard, is rich in history, tradition, and natural beauty. This historic spot should be preserved. Today the approach and surroundings detract from and do much to destroy its natural charm.

A little thought, a little foresight, and imagination and the will to do, makes a city an attractive, charming place to live in. All things that tend to improve the morale of the people, and the physical attractiveness of any city are a good investment and one well worth the cost. By exercising that foresight and thoughtfulness commonly shown in the management of a great industrial corporation, a city, which is nothing but a big business corporation in which the people are shareholders, can anticipate its growth and can acquire what it shall certainly need, at a fair price; that is good business.

We need a City Planning Board with sound judgment, courage, and authority. Let us get together; let us do those things all admit should be done; let us avoid the mistakes of the past and make Springfield a city of charm and attractiveness to all men, a city envied of all cities.

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New Rugs from Old Carpets

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47 COLTON ST.



HIGHLAND CO-OPERATIVE BANK

BUSINESS as it is conducted today is dependent upon the facilities and service rendered by banks. The establishment of a bank in a community is, therefore, an event of great importance in its development. The year 1920 is the beginning of a new period in the history of Winchester Square, for two banks have been opened during the year in the Square. The organization of the Highland Co-operative Bank was started, and immediately thereafter the Commercial Trust Co. took steps to establish a branch in the Square. Foresighted, progressive citizens have felt for some time that a bank should be opened in Winchester Square. As a result, a group of business men of the Highland Community arranged for a meeting on April 26, 1920, of persons particularly interested in establishing a bank and invited Attorney Ernest W. Carman to address the gathering relative to the organization and management of co-operative banks. After this meeting steps were taken at once to organize a co-operative bank to be known as Highland Co-operative Bank. The following is the list of citizens who signed the organization papers as original incorporators:

Edward Affhauser
Herman C. Heiden
John D. Pond
Henry W. Butterfield
Charles M. Bugbee
Henry S. Johnston
Charles H. Gardner
Clark L. Richards
John A. Dale
John S. Nelson
Walter L. Spaulding
Harry T. Lazelle
Jesse H. Ordway
Charles R. Hutchinson
Harold W. Dearborn
Ralph A. Rathbun
Thomas G. Corder
Wolcott F. Gumble
Ernest W. Carman
John W. Crane
Arthur A. Adams

William H. Daggett
Raoul J. Vezina
Jesse A. Hall
William H. Feltham
George S. Payne
Ben M. Shanklin
Wilkerson S. W. Thompson
John O. Belcher
Edward G. Marshman
Edward C. Lewis
John E. Feltham
Benjamin Syrett
Edward J. King
Horace C. Feltham
Charles L. Young
Asabel E. Lyon
John F. E. Chamberlain
Frank N. Bridgeham
Fred N. Wheeler
Charles B. Fitts
George P. Sampson

Arthur R. Sellers
Costa N. Pilalas
Solon F. Preston
Thomas J. Kokkinos
Frederick D. Simes
Charles F. Cooper
Julian R. Albee
Carl N. Ekberg
Thomas L. Dumphy
Louis M. Callahan
W. Kirk Kaynor
David Allen Roe-I
John C. Reed
Carlos Ruggles, Jr.
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MOTOR CAR CO.

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On May 3, 1920, the incorporators met for organization, adopted by-laws and elected the following Board of Directors and officers:

Charles M. Bugbee	Herman C. Heiden	Jesse H. Ordway
W. Kirk Kaynor	Charles R. Hutchinson	John D. Pond
Ernest W. Carman	Henry W. Butterfield	William J. Schlatter
John A. Dale	Henry S. Johnson	Walter L. Spaulding
Harold W. Dearborn	John S. Nelson	Clark L. Richards
Wolcott W. Gumble		
Herman C. Heiden, Treasurer	Carlos Ruggles, Jr., Clerk	

The Board of Directors met forthwith and appointed Ernest W. Carman attorney and counsel for the bank and elected the following officers: Thomas G. Cordner, President; W. Kirk Kaynor, First Vice-President; Walter L. Spaulding, Second Vice-President.

The organization papers were filed without delay. The work of selling the first series of shares was immediately started and it is greatly to the credit of the incorporators and officers that by June 2, 1920, the date of the hearing before the Banking Commission, they voluntarily and by their own efforts had secured 426 shareholders, who subscribed for a total of 2,680 shares.

The following incorporators attended before Honorable Joseph C. Allen, Banking Commissioner, at Boston, June 2, 1920:

Ernest W. Carman	John D. Pond	Charles R. Hutchinson
Herman C. Heiden	Thomas G. Cordner	Harold W. Dearborn
John W. Crane	Carlos Ruggles, Jr.	William J. Schlatter

The Banking Commissioner granted the petition for the Bank shortly after. Bearing in mind that the Bank in a short time would need a convenient place of business occupied by it exclusively, the directors voted to lease for a term of years the premises now occupied by the Bank at 10 Sherman Street.

The Bank opened for business, Tuesday, July 6th, Monday, the fifth, having been celebrated as Independence Day. Since that time the Bank has made steady progress. The directors have made construction loans and other loans that have been of real assistance to the applicants in procuring homes. The earnings of the Bank per dollar paid in since its inception have been exceedingly gratifying to the Directors. The Bank has made a splendid showing, a showing which proves the need of such an institution in the community and foretells a career of success and service.

Considerable interest in the Bank had been manifested from the start in Indian Orchard, and in December it was deemed wise to make application to the Bank Commissioner for permission to locate a branch in this growing section. This permission was readily granted, and on January 11, 1921, the Indian Orchard Branch opened its doors for business at 164 Main Street under the management of Wilbrod J. DuBois, who had already served the Bank for several months as one of its directors.



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17 WILBRAHAM ROAD

Few people know anything about co-operative banks and the service rendered by them. The following opening paragraph from the State Banking Commissioner's Report for the year 1914 is a good example.

"On October 31, 1914, 104 co-operative banks were in operation, the aggregate of their assets totaling \$16,477,441, an increase of \$1,477,441 during the year, the largest increase in any one year since the inception of the co-operative bank system in 1877."

From the above statement it appears that the savings left in co-operative banks in Massachusetts now have accumulated in these banks \$16,477,441 to save from their earnings. The vast sum is all a part of the millions of dollars saved in co-operative banks in 104 years of investment in business or otherwise since 1877. It is of great significance that the savings left in co-operative banks saved from their earnings last year in excess of the money withdrawn.

Many people do not know what buying a share in a co-operative bank means. In its simplest form, to buy a share in a co-operative bank means depositing \$1.00 per month in the bank until the share is reported in the accumulated interest earned by them and it is then the share is said to be mature. This takes about 36 months or 3 years. In other words, the shareholder puts in about \$36.00 and gets \$1.00. A person may buy from one to forty shares.

Matured or "Paid Up" Shares

When a share has matured, that is when the monthly payments plus the accrued interest total \$20.00, the shareholder may either elect to cash in the \$20.00 or leave it in the bank and take out a certificate for the paid-up share, which will earn interest at 5% per annum payable quarterly. Matured or "paid up" shares in co-operative banks are a sound investment because they are always worth their face value. Paid-up shares may be sold or transferred like shares in other corporations or surrendered and the face value returned at

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Springfield, Mass.

any time upon giving regular notice. In practice the notice is usually waived so that a paid-up certificate is as good as the cash. Formerly it was not possible to get a paid-up share except by making the usual monthly payments.

A recent act of the Legislature changed the law. Now anyone can buy a paid-up share in a co-operative bank at any time by depositing \$200 in the bank. Such deposits are evidenced by a regular stock certificate issued to the depositor, which bears interest at the rate of 5% per annum, payable quarterly as stated before.

The money deposited in a co-operative bank on account of shares is loaned by the directors on first mortgages and is therefore secure. The interest received by the bank on these loans is applied first to pay the running expenses of the bank and second to pay dividends to the shareholders. Co-operative bank expenses are very low. A small office is sufficient for doing business. With the exception of the treasurer, who receives nominal compensation fixed by the directors for clerical services, the officers receive no compensation for their services. Office supplies are standardized and reduced to a minimum. The object of the co-operative bank system is to do business simply and economically, to keep all funds securely invested and to pay as large dividends as possible to shareholders. The earnings, after minimum expenses have been deducted, are credited to the shareholders. In other words every shareholder's money is invested and each shareholder gets all his money has earned, less his proportionate share of the expense for rent of office, clerical services, and office supplies. The interest or dividends paid by co-operative banks averages above 5% per annum.

Co-operative banks are a part of the Commonwealth's carefully guarded banking system. Each co-operative bank is under the supervision of the State Banking Commissioner, and are examined periodically just as savings banks and trust companies are. Co-operative banks can loan their money only on first mortgages, on real estate, and to shareholders on their shares as security. These banks render special aid to persons buying or building a home. The law permits a co-operative bank to loan 80% of the value of the property. Where a loan is made on completed property the amount of the loan is advanced at once. Where a shareholder is building his home and gets a construction loan, the money is advanced as construction proceeds. For example, when the shareholder has completed his foundation, laid the first floor, and the frame is up, the bank will advance a substantial payment, and so on.

The borrower is required to take one share for each \$200 borrowed. He pays dues on his shares monthly and interest on his loan monthly. For instance, a man borrows \$2,000 on his house. He is required to take ten shares. The dues on his shares are \$10 per month. The interest at 6% on \$2,000 is \$10 per month. Consequently, the borrower pays \$20 to the bank each month. The money paid in on the shares accumulates and earns interest for the shareholder.

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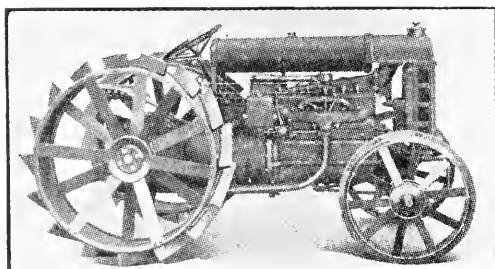
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In about one hundred forty months the money paid in on each share plus the interest earned equals \$200. The ten shares are then worth \$2,000 and the savings thus accumulated on the shares equal and automatically pay the \$2,000 mortgage on the house, and the borrower has his house free and clear.

IN BRIEF—

Shares are offered for sale in January, April, July, and October, and may be purchased at any time.

Each shareholder may have from one to forty shares.

One dollar per month is deposited upon each share until, with the earnings, it amounts to \$200.

When a share amounts to \$200, it is payable in cash or allowed to remain as a matured share.

If a person who is not a borrower desires to withdraw any of his shares he may do so.

Withdrawals are usually paid at once on request. Thirty days' notice, however, may be required by the bank.

In case a shareholder neglects to pay his \$1.00 per month per share, he must pay a fine of two cents a month on every dollar in arrears. Thus, if he hold five shares, and omits to pay when due, the fine is ten cents; if he allows two months to slip by, the fine will be twenty cents, and so on. Of course, if he finds himself unable to pay at all, he should withdraw his shares.

Shareholders may obtain loans on the shares they hold without additional security, provided they are of the required value. To borrow is often more desirable than to withdraw your shares and stop saving.



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Loans to owners and occupants of homesteads are especially favored, and money may be advanced in installments to build.

Loans may be repaid at any time, in whole or in part.

Applications for loans may be made to the Treasurer at any time.

Loans are made in sums of \$50, or its multiple, not exceeding \$8000 on a single loan.

Pass-books are required for all transactions with the bank.

Own your own home. Rent is money lost. The price of a house is money saved.

Co-operative Banks aid people to accumulate money for future purposes, especially as a provision against sickness and old age, or for the accumulation of a fund for children. They also aim to help people buy houses, pay off mortgages, build homes and save money.

All members of the bank participate equally in the earnings of the bank. Paying a good rate of interest is made possible by the low cost of conducting the bank.

Considerably more than One Hundred and Twenty-Five Million (\$125,000,-000.00) Dollars are at the present time invested in co-operative banks in Massachusetts. The average interest rate paid to depositors is something in excess of 5 per cent.

If no profits were added to your savings in a co-operative bank it would require two hundred months (sixteen and two-thirds years) to pay up a share; but at the end of each three months, before the issue of a new series, the accounts are made up and the profits credited to the several shares. These credits help to mature the shares, and reduce the time to about twelve years, which makes a very profitable investment.

Any person—man, woman or child—desiring to purchase shares as a saving or investment may do so. The price per share is \$1.00 a month. If you desire to save or invest \$5.00 a month, you take five shares and pay \$5.00 a month; if \$10.00, then you take ten shares and pay \$10.00 a month; if \$25.00 a month, then twenty-five shares; and the same for any amount from one to forty dollars. No one person can hold more than forty shares.

Matured shares are those which are full paid. Formerly a person was obliged to withdraw his shares from the bank when they matured; that is, when they reached their full value of \$200.00 each. Now it is permitted by law that any person may allow any number up to ten of his matured shares to remain on interest. This makes an excellent investment for those who desire to leave their matured shares. Matured shares may be withdrawn after notice of 90 days, but when the bank is in funds no notice is generally required.

Apply to the Treasurer for any further information desired.

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FIRE PROTECTION FOR WINCHESTER SQUARE

By William H. Daggett

Chief of Springfield Fire Department, First Vice-President Highland Co-operative Bank

IT is related elsewhere in this book how through the generosity of Primus P. Mason the City of Springfield came into possession of the plot of land on which is now located the Winchester Square fire station, and how for fifty dollars Mason offered to sell the city the adjoining parcel of land on which is now located the west end of the Hendee plant. So considerate, however, were these city fathers of the city's financial interests in the transaction, so determined not to be inveigled into taking more than one dollar's worth of land, that for years after the completion of the station, which occupied practically every available inch of the approximately one hundred square foot site, it was only by trespassing on other property that the stable bins could be emptied of refuse.

The original Winchester Park Fire Station, which was built by Patrick Beston in 1886, after plans by W. H. Buxton, cost about \$16,000. At an additional outlay of \$900 the bell, yoke and frame were installed in the bell tower, which for many years was a landmark in the vicinity of the Square. This tower was taken down in 1915 when the building was remodeled in its present form.

At a cost of \$5,100 interior alterations were made in the building in 1909, the big "blind" attic, occupying the whole of the third floor, being converted into sleeping rooms and the big dormitory on the second floor, being converted into sleeping rooms, these changes affording thirty private rooms for the use of the firemen quartered there.

The entire remodeling of the building in 1915, when, in addition to removal of the tower, a steel and concrete apparatus floor was installed, an addition to the upper floors built at the rear and new bathrooms and other conveniences provided, was at a cost of \$32,000. With adoption of the two platoon system, January 1, 1919, came the request from all fire stations for permission to prepare warm meals in quarters, as the men do not leave quarters to go to their meals under this system of fire protection. The request was granted and among the many kitchens improvised by the men that at the Winchester Square station is one of the best. Indeed, the station throughout is regarded by fire

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Winchester Square

department officials as a model house. It is open to public inspection and officers and men stationed there would find pleasure in showing interested callers about the premises.

In 1887 a one-horse hose reel and an Amoskeag fire engine, the latter originally purchased by the city in 1862 and previously located at the Pynchon Street and Indian Orchard Stations, were put in service at the Winchester Square Station. In April of that year a horse-drawn "city service" ladder truck, built in 1871 by E. B. Leverich & Co., Brooklyn, and previously stationed at the Sanford, Pynchon and Walnut Street Stations, was put in service at Winchester Square. The old hose reel was displaced by a two-horse hose wagon, March 31, 1902.

Displacement of horses at the Winchester Square Station was begun December 1, 1911, when the combination hose and chemical car now there, went into service. This was built by the Knox Co. On May 22, 1913, the big 85-foot electric aerial ladder truck, built by the Seagrave Co. of Columbus, O., went into service at this station and the last horse left the Winchester Square quarters when the Knox motor pumping engine, now there, was installed in September, 1914.

Because of its relation to the inevitable development of the city, the Winchester Square Station is regarded by the Fire Commissioners and by officers of the Fire Department as one of the most important we have. The territory that companies at this station are called on to protect is daily becoming more and more one of Springfield's "high value" districts. The equipment of the station is of the best and the apparatus is well manned, but the district within which it is located is rapidly outgrowing the capacity of the station.

From one quarter comes the insistent demand of East Springfield for better fire protection; from another, the call for more protection for that growing section of Armory Hill south of Wilbraham Road and east of the New England tracks. In addition, the gap of so many years' standing between Winchester Square and Indian Orchard is now rapidly filling with homes and places of business; not alone along the main thoroughfare, but in side streets, which are springing up almost overnight.

The Winchester Square Station, stretched though it be to the limits of its one hundred-foot square, one-dollar site, and equipped with the best apparatus money can buy, cannot be expected to provide for all these growing needs of

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HOLLAND, MASS.

*"Sometimes I think I'd like to go
Where bells don't ring nor whistles blow;
Where bells don't strike and gongs don't sound
And I'd have stillness all around."*



View from Massaconnet Park at north end of three-mile stretch of Massaconnet Lake

HIGH above sea level among the hills of Hampden County is the beautiful little village of Holland. Its lakes, pine groves, and wooded hills delight the heart of the hunter, fisherman and summer visitor. One hour's auto ride from Springfield over splendid roads, and about three miles from trolley.

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SPRINGFIELD, MASS.

progressive Armory Hill. Possibly if those economical members of the City Council of years ago had seen their way clear to have accepted Primus Mason's fifty-dollar offer it would now be practicable to further enlarge this station and further postpone the building of new ones within the district, but in Fire Department matters, as in all others, we are often reminded that:

"Of all sad words of tongue or pen,
The saddest are these: 'It might have been.'"

So the Winchester Square Station, on its one-dollar site, must continue to serve the fire protection needs of the heart of Armory Hill, while new stations must later be erected to serve those of outlying sections in this progressive district, and it is hoped that never again will the City of Springfield "turn down" an offer like that of Primus Mason.

RELIGIOUS AND EDUCATIONAL INSTITUTIONS

HIGHLAND COMMUNITY is dotted with those institutions whose importance was given early consideration by our Pilgrim fathers. Within a comparatively small radius of Winchester Square there are no less than fifteen churches of different denominations, while within the same radius there are eleven graded elementary schools, and one junior high, with the beautiful High School of Commerce building gracing the western line of our boundary.

Historically, Hope Church holds a place of distinction among the churches in the community. This church was organized through the efforts of Henry S. Lee and other men from South Church, who began services in a barn on the south side of Union Street. Later a chapel was built across the street from the barn. The chapel was subsequently moved to the corner of State Street and Winchester Street. To make room for the present church building the chapel was again moved across State Street to a vacant lot now occupied by the middle section of Winchester Chambers. In 1888 Hope Chapel was again moved to the place it now occupies at the rear of Winchester Chambers.

There are also a number of institutions doing excellent welfare work which should receive mention. Among these are the Home for Children on Buckingham St., the Goodwill Home for Girls on Wellington St., the House of the Good Shepherd on Wilbraham Road, and Olivet Community House on Oak Street.

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By the extra facility of both goods and service do we only assure ourselves of your esteemed patronage.

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Springfield, Mass.

Winchester Square
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DOUGHNUTS**

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BE YOUR OWN LANDLORD

IF you are a rent-payer the following table should be of interest to you. It will show at a glance the cumulative value of the money paid each month into the coffers of the landlord. It should likewise be suggestive to you of the benefit and satisfaction which you would undoubtedly experience were this money being credited up to your own home through the helpful agency of a co-operative bank. The figures are based upon six per cent interest per annum compounded semi-annually.

Per month	10 years	15 years
\$17 ...	\$2688.86	\$4784.26
18 ...	2847.03	5027.57
19 ...	3005.20	5306.88
20	3163.36	5586.19
21	3321.53	5865.50
22	3479.70	6144.83
23	3637.87	6424.11
24 ...	3796.04	6703.42
25 ...	3954.20	6982.73
26 ...	4112.37	7262.04
27 ...	4270.54	7541.35
28 ...	4428.71	7820.66
29 ...	4586.88	8099.07
30 ...	4745.04	8379.27

BORROWING ON YOUR SHARES

Members whose shares are not pledged for real estate loans may borrow money from this bank on their shares. The borrower gives a note for the amount borrowed and pledges his shares as a collateral security for the repayment of the loan. The amount loaned never exceeds 90 per cent of withdrawal value of the shares. The loan may be repaid in whole or in part at any time the borrower desires, or the loan may stand as made till the shares mature or the borrower withdraws them. In such case the amount borrowed is deducted from the value of the shares, and the balance paid to the member. The bank is always willing to lend in this form of security, and its members are urged to avail themselves, when necessary, of this feature of the bank. Interest is charged on share loans and is collected monthly with the regular payments of the shares.

Harder Coal Co.

278 King Street

Tel., River 2677

Business and Professional Directory

Architects

Warner, Robert B. (see pg. 38).....168 Bridge St.

Attorneys

Carman, E. W. (see pg. 55).....31 Elm St.
Rice, Horace J.5 Elm St.
Young, Charles L.374 Main St.

Automobiles

Barrett, M. C. (see pg. 13).....600 State St.
Billings Garage (see pg. 18).....1080 State St.
Dunbar-Hoag Motor Co. (see pg. 12).....
.....770 State St.
Reopell, A. V. (see pg. 39).....687 State St.
Smith, H. K. (see pg. 50).....824 State St.
Welohan Motor Car Co. (see pg. 44).....
.....770-772 State St.

Automobile Accessories

Home City Retreading and Vulcanizing Co.
(see pg. 48).....778½ State St., Winchester Sq.
Winchester Auto Supply Co. (see pg. 25).....
.....814 State St.

Baggage Transfer

Springfield Baggage Transfer (see pg. 45).....
A. A. Beauregard, Prop.Union Station

Bakeries

Morris, Fred'k S. (see pg. 52).....812 State St.
Quality Bakery (see pg. 60).....1089 State St.
Rapisarda Bros. (see pg. 60).....10 Colton St.
Winchester Park Bakery (see pg. 41).....
.....821 State St.

Banks

Commercial Trust Co. (see back cover and
pg. 9).....794 State St. and 266 Main St.
Highland Co-operative Bank (see inside front
cover).....10 Sherman St.

Barbers

Bourke, George N., 75 Wilbraham Road,....
.....Corner Wilbraham Ave.
Clifford's Sanitary Barber Shop (see pg. 31).....
.....154 Main St., Indian Orchard
Highland Barber Shop.....89 Wilbraham Rd.
Lauren, John B. (see pg. 46).....915 State St.

Boots and Shoes

Labine, U. (see pg. 46).....17 Wilbraham Rd.
Starrett & Simes (see pg. 47).....Winchester Sq.

Builders' Supplies

Miner, W. H., Chocolate Co., Inc. (see pg. 26).....
.....Berkshire Ave.
Robbins, Geo. W. & Sons (see pg. 29).....
.....Indian Orchard

Chocolate Products

Cigars

Hanigan, J. W. (see pg. 60).....
.....564 Main St., Indian Orchard
Strand Confectionery, The (see pg. 60).....
.....26 Eastern Ave.

Cleansers

Manhattan Cleansing & Dyeing Co. (see pg.
46).....1087 State St.
Sp'd Steam Carpet Cleaning Co. (see pg. 46)
.....36 Taylor St.

Coal

Harder Coal Co. (see pg. 61).....278 King St.
Indian Orchard Coal Co.193 Worcester St.
Maynard Coal Co. (see pg. 14).....852 State St.

Confectionery

Boston Candy Kitchen Co. (see pg. 52).....
.....1012 State St.
Gus's Store (see pg. 25).....318 Bay St.
Hanigan, W. J. (see pg. 60).....
.....564 Main St., Indian Orchard
Kokkinos & Co. (see pg. 23).....792 State St.
Louis' Confectionery (see pg. 22).....988 State St.
O. K. Chocolate Shop (see pg. 38).....
.....200 Wilbraham Road
Strand Confectionery, The (see pg. 60).....
.....26 Eastern Ave.
Webber, Wallace L. (see pg. 38).....19 Rutland St.

Contractors and Builders

Cordner & Montague (see pg. 21).....373 Bay St.
Sampson, Geo. P. (see pg. 16).....
.....67 Thompson St.
Tetrault Bros. (see pg. 38).....317 Main St.
Wells & White (see pg. 48).....
.....739 Worthington St.

Druggists

Bristol Drug Store (see pg. 56).....
.....343 Wilbraham Rd., Cor. Bristol St.
Broughton's Pharmacy (see pg. 39).....
.....155 Sherman St.
Central Pharmacy, The (see pg. 53).....
.....267 Central St., Cor. Pine St.
Chenette's Pharmacy (see pg. 29).....
.....164 Main St., Indian Orchard
Dearborn's Drug Store (see pg. 52).....
.....1081 State St., Cor. Reed St.
Delechanty, J. W. (see pg. 57).....192 Mill St.
Highland Pharmacy, The (see pg. 60).....
.....Cor. Bay and Princeton Sts.
Keefe, D. F. (see pg. 55) Cor. Hancock & King
Sunter, A. E. (see pg. 54).....85 Wilbraham Rd.
Wheeler's Drug Store (see pg. 9).....802 State St.
Winchester Square Pharmacy (see pg. 60)
.....897 State St.

Dry Goods

Hodge, Mrs. L. M. (see pg. 38).....339 Bay St.
Kitchen's Dry Goods Store, Main St., I. O.
Osgood Co., The E. L. (see pg. 38) 1075 State
Starrett & Simes (see pg. 47) Winchester Sq.
Winchester Sq. Dry Goods Store (see pg. 44)
.....25 Wilbraham Road

Flowers and Plants

Schlatter & Sons, Wm. (see pg. 52).....422 Main

Garages

Billings Garage (see pg. 18).....1080 State St.
Halley Bros. (see pg. 46).....12 Oak Grove Ave.
Moon Motor Sales Co., Inc. (see pg. 56).....
.....1095 State St.
Willis's Garage.....30 Eastern Ave.

Gasoline and Oil

Cordner Co., S. J. (see pg. 40).....
.....22 Taylor St. and 425 St. James Ave.

Groceries

Bigelow, C. A. (see pg. 56).....1071 State St.
Field, J. A. (see pg. 39).....235 Bay St.
Merchant, F. W. (see pg. 57).....66 Hancock St.

Business and Professional Directory

Groceries (Continued)

Springfield Market (see pg. 59) 73 Wilb'm Rd.
Wiesel, W. E. (see pg. 54) 387 Wilbraham Rd.
Wilbraham Food Shop (see pg. 59) 204 Wilbraham Rd.

Groceries and Meats

Bissonnette Bros. (see pg. 31) Indian Orchard
Canter & Son, J. (see pg. 46) 381 State St.
Jackson, F. W. (see pg. 16) 352-354 Bay St.
Kilcourse, Thomas (see pg. 40) 92 East'n Ave.
Lazelle, H. T. (see pg. 12) 14-16 Catherine St.
Nelson, John S. (see pg. 51) 792 State St.
Quality Store (see pg. 41) 1085 State St.
State Street Public Market 911 State St.
Reed Street Market (see pg. 38) 56 Reed St.
Winchester Sq. Market (see pg. 14) 813-815 State St.

Hardware, Etc

Hall's Hardware, Inc. (see pg. 12) Winchester Sq.
Morrissey Bros. Co. (see pg. 35) Indian Orchard

Hotels

Oaks Hotel, The (see pg. 11) Thompson St.

Insurance

Aggas, Reed R. 387 Main St.
Crane, John W. (see pg. 14) 285 Main St.
Gleason, A. M. (see pg. 35) Indian Orchard
Gumble, Wolcott (see pg. 22) 374 Main St.
McKenzie, H. W. (see pg. 46) 371 Main St.
Schwenger, John G. 274 Main St.
Wileox, Leroy H. (see pg. 38) 374 Main St.

Investments

Seybolt, Chase & Seybolt (see pg. 40) 314-316 Third National Bank Bldg.

Jewelers

De Vylder, Justin (see pg. 22) 798 State St.

Laundries

City Laundry (see pg. 51) 370 State St.
Dale Bros. (see pg. 16) 172 Union St.

Lithographers

Brooks Bank Note Co. (see pg. 8) Wilb'm Ave.

Lumber

Hampden Lumber Co. (see pg. 14) 850 State

Meats—Wholesale

Handy Co., H. L. (see pg. 16) 41 Hampden St.

Men's Furnishings

Starrett & Simes (see pg. 47) Winchester Sq.
Sydell, Andrew G. (see pg. 49) 788 State St.
Toggery Shop (see pg. 51) 913 State St.

Milk

Indessi, A., Highland Dairy (see pg. 42) 495 Berkshire Ave.

Miscellaneous

Blue Print Co. (see pg. 59) 56 Main St.
Chapman Valve Mfg. Co. (see pg. 30) I. O.
Enterprise Plating Co. (see pg. 37) 19 Taylor St.
Fiberloid Corporation (see pg. 36) Indian O.
Hodges Fiber Carpet Co. (see pg. 31) I. O.
Highland Top Co. (see pg. 12) rear 16 Andrew St.
Indian Orchard Co. (see pg. 28) Indian O.
Metallic Drawing Roll Co. (see pg. 27) I. O.
Sp'd Bottling Co. (see pg. 59) 56 Harrison Ave.

Musical Instruments

Kinney, Edward (see pg. 37) 212 Worthington
Poole's Court Square Store (see pg. 37)

Motorcycles

Hendee Mfg. Co. (see pg. 20) 837 State St.

Novelties

Mitchell Gift Shop (see pg. 58) 884 State St.

Music Houses

Taylor's Music House (see pg. 23) 182 Main St.

Opticians

Lovemoney's Optical Shop (see pg. 40) 23 Harrison Ave.

Photographs

Potter Photo Co. (see pg. 17) 139 Bowles St.

Plumbers

Hall Co., J. A. (see pg. 19) 817 State St.
Pratt, Austin J. (see pg. 56) 19 Wilb'm Rd.

Printers and Publishers

Pond-Ekberg Co., The (see inside back cover) 9 Sherman St.

Real Estate

Crane, John W. (see pg. 11) 285 Main St.
East Sp'd Home Builders' Co. (see pg. 21) East Springfield
Gumble, F. W. & W. W. 374 Main St.
Hayre, Wm. A., Trustee (see pg. 50) 819 State St.
Lampson, Geo. S. 310 Main St.
McKenzie, H. W. (see pg. 46) 371 Main St.
Wileox, Leroy H. (see pg. 38) 374 Main St.
Winchester Square Realty Co. (see pg. 61) 756 State St.

Restaurants and Lunch

Hanigan, W. J. (see pg. 60) 564 Main St. I. O.
Highland Restaurant (see pg. 16) 29 Wilbraham Rd.
Indian Lunch (see pg. 25) 21 Wilbraham Rd.
New England Restaurant (see pg. 16) 800 State St.

Puritan Lunch (see pg. 12) 818 State St. and 173 Main St.

Roofing Contractors

McCleary & Sons, John (see pg. 42) 17 Colton St.

Rugs and Carpets

Emirzian & Co., M. S. (see pg. 42) 145 State
Springfield Economy Rug Co. (see pg. 42) 17 Taylor St.

Shoe Repairing

Lannon Shoe Shop 793 Main St.
Standard Shoe Repairing Co. (see pg. 51) 780 State St.
Williams Shoe Repairing Co. (see pg. 51) 206 Wilbraham Rd.

Tailors

Kaplan, M. (see pg. 46) 8 Bristol St.
Robertson, Chas. E. (see pg. 46) 11 Rutland St.
Sobel, N. 371 1/2 State St.

Towel Supplies

Granger Towel Supply (see pg. 57) 123 Florence St.

Vegetables

Bigelow, C. A. (see pg. 56) 1071 State St.

Wall Papers

Dumphy Co., T. L. (see pg. 48) 776 State St.

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AN APPRECIATION

The historical matter contained in this book has been prepared after a study of the books, maps, and records available, and conferences, particularly with David Allen Reed, Moses A. Maynard, and Norman F. Wheeler, who have given valuable assistance.

An expression of appreciation is also due the individuals and firms whose advertisements appear in these pages. Without their support this little volume would have been impossible of accomplishment.

Ernest W. Carman
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